

1 MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
2 3017 West Charleston Blvd., #95  
Las Vegas, NV 89102  
3 (702) 870-8700  
(702) 870-0034 Fax  
4 Attorney for Plaintiff

5  
6 UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA  
7

8 KEVIN McBRAYER, )  
9 )  
Plaintiff, )  
10 ) No.  
vs. )  
11 )  
WFS FINANCIAL INC. )  
12 a foreign corporation, )  
13 Defendant. )

JURY DEMANDED

14  
15 COMPLAINT

16 JURISDICTION

17 1. The jurisdiction of this Court attains pursuant to the  
18 FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental  
19 jurisdiction. Venue lies in the Southern Division of the Judicial  
20 District of Nevada as Plaintiff's claims arose from acts of the  
21 Defendant perpetrated therein.

22  
23 PRELIMINARY STATEMENT

24 2. The Plaintiff brings this action for damages based upon  
25 Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C  
26 § 1681 et seq. (hereinafter referred to as "FCRA"), and of state  
27 law obligations brought as supplemental claims including, but not  
28 limited to, *defamation*.

LAW OFFICES  
MITCHELL D. GLINER  
3017 W. Charleston Blvd.  
Suite 95  
Las Vegas, Nevada 89102  
(702) 870-8700

1  
2 3. Plaintiff is a natural person and is a resident and  
3 citizen of the State of Nevada and of the United States. Plaintiff  
4 is a "consumer" as defined by § 1681a(c) of the FCRA.

5 4. Defendant WFS Financial, Inc., is a furnisher of  
6 information as contemplated by FCRA § 1681s-2(a) & (b), who  
7 regularly and in the ordinary course of business furnishes  
8 information to one or more consumer reporting agencies about  
9 consumer transactions or experiences with any consumer.

10  
11 FACTUAL ALLEGATIONS

12 5. Plaintiff's creditworthiness has been repeatedly  
13 compromised by the acts, obduracy and general indifference of the  
14 Defendant.

15 6. Plaintiff is a police officer.

16 7. In 2000 Plaintiff purchased a new Nissan Altima.

17 8. Approximately two (2) years later Plaintiff ran into  
18 financial difficulties due to huge medical debts incurred by his  
19 family.

20 9. Plaintiff advised Defendant of the foregoing and  
21 voluntarily turned the vehicle in.

22 10. Plaintiff agreed to be responsible for the remaining  
23 balance on the vehicle once it was sold at auction.

24 11. Defendant set up a payment plan with Plaintiff of  
25 approximately \$150.00 per month.

26 12. Defendant then put Plaintiff in contact with American  
27 Home Loans to pay off the entire amount by refinancing his home.  
28

LAW OFFICES  
MITCHELL D. GLINER  
3017 W. Charleston Blvd.  
Suite 95  
Las Vegas, Nevada 89102  
(702) 870-8700

1           13. Defendant promised Plaintiff that were he to refinance  
2 with American Home Loans his account would be updated to reflect  
3 paid in full without any negative information.

4           14. Plaintiff did what he was asked and refinanced his home  
5 paying Defendant over \$9,000.00.

6           15. In return, Defendant again promised to update Plaintiff's  
7 tradeline to reflect payment in full without any negative  
8 information.

9           16. However, Defendant failed to update Plaintiff's profile  
10 notwithstanding Defendant's repeated promises to correct the  
11 tradeline and remove all negative information.

12           17. After repeated requests, Defendant provided Plaintiff  
13 with its February 26, 2004, letter indicating that as of August 12,  
14 2003, Plaintiff's tradeline with Defendant was paid in full  
15 (Exhibit 1).

16           18. On January 6, 2006, Plaintiff disputed Defendant's  
17 reporting (Exhibits 2 and 3).

18           19. Plaintiff's disputes were conveyed to Defendant.

19           20. However, Defendant continues to report its account as a  
20 charge-off (Exhibits 4 and 5).

21           21. All Defendant had to do to honor its agreement with  
22 Plaintiff was submit an instruction containing the appropriate  
23 account status code pursuant to Metro 2 formatting.

24           22. Instead, once paid Defendant indifferently allowed  
25 adverse information to remain on Plaintiff's profile  
26 notwithstanding repeated promises to the contrary.

27           23. Defendant was under no obligation to retain the adverse  
28 information. See FCRA § 1681c, FTC § 605; item 4.

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3017 W. Charleston Blvd.  
Suite 95  
Las Vegas, Nevada 89102  
(702) 870-8700

STATEMENT OF CLAIM AS AGAINST DEFENDANT

24. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing to comport with FCRA § 1681s-2(b).

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a) actual damages;  
b) punitive damages;  
c) attorney's fees; and  
d) costs.

Respectfully submitted,

MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 West Charleston Boulevard  
Suite 95  
Las Vegas, NV 89102  
Attorney for Plaintiff

LAW OFFICES  
MITCHELL D. GLINER  
3017 W. Charleston Blvd.  
Suite 95  
Las Vegas, Nevada 89102  
(702) 870-8700



PO Box 51470  
Ontario, Ca. 91761  
X February 26, 2004

Kevin McBrayer  
1350 W Dale Way  
Pahrump, NV 89060

Re: Account # 8880109348

Dear Mr./Mrs./Ms. Kevin McBrayer,

As of 8/12/03, the above referenced account was Paid in full. This will be reported as "Paid" to all three major credit reporting agencies involved.

If you have any further questions regarding this account, please feel free to contact me at (800) 752-8533.ext 26051.

Sincerely,

A handwritten signature in cursive script that reads "Rochelle Garner".

Rochelle Garner  
Loan Service Counselor  
Email address: rochelle\_garner@wfsfinancial.com

EXHIBIT 1

January 6, 2006

**CERTIFIED MAIL, RETURN  
RECEIPT REQUESTED**

EXPERIAN  
ATTENTION: NCAC  
701 Experian Parkway  
Allen, TX 75013

Re: KEVIN T. McBRAYER- Credit Dispute

Dear Sir:

This letter is a dispute. I enclose an excerpt from my recent credit profile.

I provide my personal information: Spouse: Lisa; current address: 1350 W. Dale Way, Pahrump, NV 89060; previous address: 4300 W. Wilson Road, Pahrump, NV 89048; SSN: .7660; date of birth: 1970.

Please update your reporting of the bracketed WFS Financial tradeline to reflect paid, as reflected in the enclosed WFS Financial letter dated February 26, 2004.

Thank you.

KEVIN T. McBRAYER

Enclosure

**EXHIBIT 2**



Prepared for  
KEVIN MCBRAYER  
Report number  
3871857920

Report date  
November 04, 2005  
[www.experian.com/disputes](http://www.experian.com/disputes)

Page 1 of 12

Before contacting us, you should carefully review this report.

## Disputing information in your report

If you disagree with an item, you may dispute it. We will contact the source of the information and ask them to check their records. Because your report is updated often, contact us within 90 days from the date above.

For the fastest and easiest way to dispute information, visit:  
**[www.experian.com/disputes](http://www.experian.com/disputes)**

Or call 1 800 509 8495. Dispute services are available 24 hours a day, seven days a week.

..... MIXED AADC 683  
0004456 2 MB 0.534 L 633 \*  
KEVIN MCBRAYER  
1350 DALE WAY  
PAHRUMP NV 89060-3283

## Your personal credit report

### Potentially negative items or items for further review

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred.

### Accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed.

### History of your account balances

Reports up to two years of your monthly balances on an account, if reported by your creditor.

### Requests for your credit history

We list anyone that has reviewed your credit information in the last two years.

### Personal information

This information is reported to us by you, your creditors and other sources.

## Other Experian credit management tools

### Score report

Order your Experian PLUS score report by calling 1 888 322 5583.

### Credit Manager

Receive unlimited access to your credit report, score and other credit management tools at [www.creditexpert.com](http://www.creditexpert.com).

## About Experian

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

0146423183

L-633-04456-0106070



**experian**

Prepared for  
KEVIN MCBRAYER  
Report number  
3871857920

Report date  
November 04, 2005  
www.experian.com/disputes  
Call 1 800 509 8495  
Page 3 of 12

Potentially negative items or items for further review continued

<b>CRESCENT JEWELERS</b> 315 11TH ST OAKLAND CA 94607 Partial account number 5028202....	<i>Date opened</i> Sep 1998 <i>Reported since</i> Sep 1998	<i>Date of status</i> Oct 2002 <i>Last reported</i> Oct 2002	<i>Type</i> Installment <i>Terms</i> 24 Months <i>Monthly payment</i> NA	<i>Responsibility</i> Individual	<i>Credit limit or original amount</i> Unknown <i>High balance</i> NA	<i>Recent balance</i> NA	Status: Paid, Closed/Current, was past due 30 days. Account history: 30 days as of May 2000 Creditor's statement: "Account closed at credit grantor's request."
<b>LITTON LOAN SERVICING</b> 4828 LOOP CENTRAL DR HOUSTON TX 77081 Partial account number 0000000001507....	<i>Date opened</i> Aug 2003 <i>Reported since</i> Aug 2004	<i>Date of status</i> Sep 2005 <i>Last reported</i> Sep 2005	<i>Type</i> Mortgage <i>Terms</i> 30 Years <i>Monthly payment</i> \$940	<i>Responsibility</i> Joint with LISA MCBRAYER	<i>Credit limit or original amount</i> \$92,650 <i>High balance</i> NA	<i>Recent balance</i> \$91,337 as of Sep 2005	Status: Open/Current, was past due 30 days. Account history: 30 days as of Aug 2005, Feb 2005, Jan 2005
<b>TNB - TARGET</b> PO BOX 9745 MINNEAPOLIS MN 55440 Partial account number 92506086.... <i>See History of account balances for additional information.</i>	<i>Date opened</i> Nov 2001 <i>Reported since</i> Apr 2003	<i>Date of status</i> Jul 2005 <i>Last reported</i> Oct 2005	<i>Type</i> Revolving <i>Terms</i> NA <i>Monthly payment</i> \$20	<i>Responsibility</i> Individual	<i>Credit limit or original amount</i> \$200 <i>High balance</i> \$227	<i>Recent balance</i> \$120 as of Oct 2005	Status: Open/Current, was past due 30 days. Account history: 30 days as of Jun 2005, Jun 2004, Jan 2004
<b>WFS FINANCIAL</b> PO BOX 19657 IRVINE CA 92623 Partial account number 51888010....	<i>Date opened</i> Nov 1999 <i>Reported since</i> Jan 2000	<i>Date of status</i> Mar 2004 <i>Last reported</i> Mar 2004	<i>Type</i> Installment <i>Terms</i> 72 Months <i>Monthly payment</i> NA	<i>Responsibility</i> Individual	<i>Credit limit or original amount</i> \$22,252 <i>High balance</i> NA	<i>Recent balance</i> NA	Status: Paid, Closed/Account charged off. \$9,248 written off. Account history: Charge Off as of Mar 2003 to Feb 2004, Jan 2003, Dec 2002, Oct 2002, Jul 2002 to Sep 2002 Repossession as of Jun 2002 30 days as of May 2002

P.8

7514232

OFFICE

SHERIFFS

CO

NYE

43a

Dec 12 05 07:43



PO Box 51470  
Ontario, Ca. 91761  
February 26, 2004

Kevin McBrayer  
1350 W Dale Way  
Pahrump, NV 89060

Re: Account # 8880109348

Dear Mr./Mrs./Ms. Kevin McBrayer,

As of 8/12/03, the above referenced account was Paid in full. This will be reported as "Paid" to all three major credit reporting agencies involved.

If you have any further questions regarding this account, please feel free to contact me at (800) 752-8533.ext 26051.

Sincerely,

A handwritten signature in cursive script that reads "Rochelle Garner".

Rochelle Garner  
Loan Service Counselor  
Email address: rochelle\_garner@wfsfinancial.com

January 6, 2006

**CERTIFIED MAIL, RETURN  
RECEIPT REQUESTED**

TRANS UNION CORPORATION  
P.O. Box 2000  
Chester, PA 19016

Re: KEVIN T. McBRAYER- Credit Dispute

Dear Sir:

This letter is a dispute. I enclose an excerpt from my recent credit profile.

I provide my personal information: Spouse: Lisa; current address: 1350 W. Dale Way, Pahrump, NV 89060; previous address: 4300 W. Wilson Road, Pahrump, NV 89048; SSN: -7660; date of birth: 1970.

Please update your reporting of the bracketed WFS Financial tradeline to reflect paid, as reflected in the enclosed WFS Financial letter dated February 26, 2004.


Thank you.

KEVIN T. McBRAYER

Enclosure

**EXHIBIT 3**

File Number: 146657611  
 Page: 1 of 6  
 Date Issued: 11/04/2005



TransUnion.

## Personal Information

Name: KEVIN T. MCBRAYER

SSN: XXX-XX-7660  
 Date of Birth: 05/1970  
 Telephone: 537-0723

Your SSN is partially masked for your protection.

You have been on our files since 05/1988

## CURRENT ADDRESS

Address: 1350 W DALE WY  
 PAHRUMP, NV 89060  
 Date Reported: 06/2002

## PREVIOUS ADDRESS

Address: 4300 W WILSON RD  
 PAHRUMP, NV 89048  
 Date Reported: 01/2001  
 Address: 861 W WILSON RD  
 PAHRUMP, NV 89048

## EMPLOYMENT DATA REPORTED

Employer Name: FIESTA HOTEL CASINO  
 Date Reported: 08/1997

Position:  
 Hired:

Employer Name: WORLD WIDE SECURITY  
 Location: LAS VEGAS, NV  
 Date Reported: 10/1994

Position:  
 Hired:

Employer Name: PIZZA HUT  
 Date Reported: 05/1990

Position:  
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

## Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Consumer Credit Report for KEVIN T. MCBRAYER

File Number: 146657611  
Page: 3 of 6  
Date Issued: 11/04/2005

TransUnion.

**TNB-TARGET**

P O BOX 673  
MAILSTOP 6CA  
MINNEAPOLIS, MN 55416  
(800) 659-2396

Balance: \$120  
Date Updated: 10/2005  
High Balance: \$227  
Credit Limit: \$200  
Terms: MINIMUM \$20

Pay Status: PAID OR PAYING AS AGREED  
Account Type: REVOLVING ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 11/2001

Loan Type: CHARGE ACCOUNT

Late Payments (46 months)	30	60	90+	Last 46 months	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	30	OK	OK		
	4	0	0		sep	aug	jul	jun	may	apr	mar	feb	'05	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'04	dec	nov	oct
					OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK				
					sep	aug	jul	jun	may	apr	mar	feb	'03	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'02	dec		

**WFS FINANCIAL #518880109348X**

PO BOX 19752  
IRVINE, CA 92623-9752  
(949) 727-1000

Balance: \$0  
Date Updated: 03/2004  
High Balance: \$0  
Terms: 72 MONTHLY \$515

Pay Status: CHARGED OFF AS BAD DEBT  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 11/1999  
Date Closed: 06/2002

Loan Type: AUTOMOBILE

Remarks: CLOSED

Estimated date that this item will be removed: 03/2009

**Satisfactory Accounts**

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

**FST SECURITY BANK #**

PO BOX 29704  
PHOENIX, AZ 85038-9704  
(800) 677-2962

Balance: \$0  
Date Updated: 12/1995  
High Balance: \$4,577  
Terms: 36 MONTHLY \$157

Pay Status: PAID OR PAYING AS AGREED  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: PRIMARY BORROWER ON ACCOUNT  
Date Opened: 08/1994  
Date Paid: 12/1995

Loan Type: AUTOMOBILE

**HOUSEHOLD FINANCE**

961 WEIGEL AVE  
ELMHURST, IL 60126-1058  
(800) 333-5848

Balance: \$0  
Date Updated: 11/2003  
High Balance: \$4,075  
Terms: 48 MONTHLY \$143

Pay Status: PAID OR PAYING AS AGREED  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 05/2002  
Date Closed: 08/2003

Loan Type: NOTE LOAN

Remarks: CLOSED

Late Payments (16 months)	30	60	90+	Last 16 months	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	X	OK	OK	OK
	0	0	0		oct	sep	aug	jul	jun	may	apr	mar	feb	'03	dec	nov	oct	sep	aug	jul	

**LAS VEGAS FINANCE**

PO BOX 691250  
SAN ANTONIO, TX 78269-1250  
(800) 233-8572

Balance: \$0  
Date Updated: 08/2005  
High Balance: \$300  
Terms: 4 MONTHLY \$74

Pay Status: PAID OR PAYING AS AGREED  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 12/1998  
Date Closed: 05/1999

Loan Type: SECURED

Remarks: CLOSED

Late Payments (20 months)	30	60	90+	Last 20 months	OK	OK	OK	OK	OK	OK	OK	OK	X	X	OK	X	OK	OK	OK	OK	X	OK	X	OK
	0	0	0		jul	jun	may	apr	mar	feb	'05	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'04	dec



PO Box 51470  
Ontario, Ca. 91761  
February 26, 2004

Kevin McBrayer  
1350 W Dale Way  
Pahrump, NV 89060

Re: Account # 8880109348

Dear Mr./Mrs./Ms. Kevin McBrayer.

As of 8/12/03, the above referenced account was Paid in full. This will be reported as "Paid" to all three major credit reporting agencies involved.

If you have any further questions regarding this account, please feel free to contact me at (800) 752-8533.ext 26051.

Sincerely,

A handwritten signature in cursive script that reads "Rochelle Garner".

Rochelle Garner  
Loan Service Counselor  
Email address: rochelle\_garner@wfsfinancial.com

experian

Prepared for  
KEVIN T MCBRAYER  
Report number  
3352890349

Report date  
June 12, 2006  
www.experian.com/disputes  
Call 1 800 509 8495

Page 2 of 12

## Potentially negative items or items for further review continued

<b>LITTON LOAN SERVICING</b> 4828 LOOP CENTRAL DR HOUSTON TX 77081 No phone number available <b>Partial account number</b> 0000000001507....	<i>Date opened</i> Aug 2003  <i>Reported since</i> Aug 2004	<i>Date of status</i> Feb 2006  <i>Last reported</i> Apr 2006	<i>Type</i> Mortgage  <i>Terms</i> 30 Years  <i>Monthly payment</i> \$1,040	<i>Responsibility</i> Joint with LISA MCBRAYER	<i>Credit limit or original amount</i> \$92,650  <i>High balance</i> NA	<i>Recent balance</i> \$90,986 as of Apr 2006	Status: Open/Current, was past due 30 days.  Account history: 30 days as of Nov 2005 to Jan 2006, Aug 2005, Feb 2005, Jan 2005
<b>TNB - TARGET</b> PO BOX 9475 MINNEAPOLIS MIN 55440 No phone number available <b>Partial account number</b> 92506086.... <i>See History of account balances for additional information.</i>	<i>Date opened</i> Nov 2001  <i>Reported since</i> Apr 2003	<i>Date of status</i> Jun 2006  <i>Last reported</i> Jun 2006	<i>Type</i> Revolving  <i>Terms</i> NA  <i>Monthly payment</i> \$20	<i>Responsibility</i> Individual	<i>Credit limit or original amount</i> \$200  <i>High balance</i> \$227	<i>Recent balance</i> \$116 as of Jun 2006	Status: Open/Past due 30 days. \$40 past due as of Jun 2006.  Account history: 60 days as of Mar 2006 30 days as of Jun 2006, Feb 2006, Nov 2005, Jun 2005, Jun 2004, Jan 2004
<b>WFS FINANCIAL</b> PO BOX 19657 IRVINE CA 92623 No phone number available <b>Partial account number</b> 51888010....	<i>Date opened</i> Nov 1999  <i>Reported since</i> Jan 2000	<i>Date of status</i> Feb 2006  <i>Last reported</i> Feb 2006	<i>Type</i> Installment  <i>Terms</i> 72 Months  <i>Monthly payment</i> NA	<i>Responsibility</i> Individual	<i>Credit limit or original amount</i> \$22,252  <i>High balance</i> NA	<i>Recent balance</i> NA	Status: Paid, Closed/Account charged off. \$9,723 written off.  Account history: Charge Off as of Feb 2006 30 days as of May 2002

EXHIBIT 4

P-2

P-2

7514232

NYE CO SHERIFFS OFFICE

Jul 04 06 07:49a

Consumer Credit Report for KEVIN T. MCBRAYER

File Number: 157056745  
Page: 3 of 6  
Date Issued: 06/13/2006



**TNB-TARGET**

P O BOX 673  
MAILSTOP 6CA  
MINNEAPOLIS, MN 55416  
(800) 659-2396

Balance: \$89  
Date Updated: 05/2006  
High Balance: \$227  
Credit Limit: \$200  
Terms: MINIMUM \$20

Pay Status: PAID OR PAYING AS AGREED  
Account Type: REVOLVING ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 11/2001

Loan Type: CHARGE ACCOUNT  
Maximum delinquency of 60 days occurred in 02/2006

Late Payments (48 months)	30	60	90+	Last 48 months	OK	OK	60	30	OK	OK	30	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	
	6	1	0		apr	mar	feb	'06	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'05	dec	nov	oct	sep	aug	jul	jun	may
					OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30
					apr	mar	feb	'04	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'03	dec	nov	oct	sep	aug	jul	jun	may

**WFS FINANCIAL #518880109348**

PO BOX 19752  
IRVINE, CA 92623-9752  
(949) 727-1000

Balance: \$0  
Date Verified: 02/2006  
High Balance: \$22,252  
Terms: 72 MONTHLY \$515

Pay Status: PAYMENT AFTER CHARGE  
OFF/COLLECTION  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 11/1999  
Date Closed: 06/2002  
Date Paid: 08/2003

Loan Type: AUTOMOBILE  
Remarks: PAID PROFIT AND LOSS  
Estimated date that this item will be removed: 03/2009

**Satisfactory Accounts**

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

**CAPITAL ONE AUTO FINANCE #**

3905 DALLAS PKWY  
DALLAS, TX 75093  
(469) 241-7000

Balance: \$3,771  
Date Updated: 05/2006  
High Balance: \$5,591  
Collateral: PFROM ONYX ACCEPTANCE CORPO  
RATION  
Terms: 60 MONTHLY \$141

Pay Status: PAID OR PAYING AS AGREED  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 03/2004

Loan Type: AUTOMOBILE

Late Payments (07 months)	30	60	90+	Last 7 months	OK	OK	OK	OK	OK	OK	OK	OK
	0	0	0		apr	mar	feb	'06	dec	nov	oct	

**HOUSEHOLD FINANCE**

PO BOX 1547  
CHESAPEAKE, VA 23327-1058  
(800) 365-0175

Balance: \$0  
Date Updated: 11/2003  
High Balance: \$4,075  
Terms: 48 MONTHLY \$143

Pay Status: PAID OR PAYING AS AGREED  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 05/2002  
Date Closed: 08/2003

Loan Type: NOTE LOAN  
Remarks: CLOSED

Late Payments (16 months)	30	60	90+	Last 16 months	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	X	OK	OK	OK
	0	0	0		oct	sep	aug	jul	jun	may	apr	mar	feb	'03	dec	nov	oct	sep	aug

**LAS VEGAS FINANCE**

PO BOX 691250  
SAN ANTONIO, TX 78269-1250  
(800) 233-8572

Balance: \$0  
Date Updated: 09/2005  
High Balance: \$300  
Terms: 4 MONTHLY \$74

Pay Status: PAID OR PAYING AS AGREED  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 12/1998  
Date Closed: 05/1999

Loan Type: SECURED  
Remarks: CLOSED

Late Payments (21 months)	30	60	90+	Last 21 months	OK	OK	OK	OK	OK	OK	OK	OK	OK	X	X	OK	X	OK	OK	OK	OK	X	OK	X	OK
	0	0	0		aug	jul	jun	may	apr	mar	feb	'05	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'04	dec

**EXHIBIT 5**

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